

MEMORANDUM

July 6, 2006

TO: PIP Lenders and Community Agents

FROM: Bill Parker, Property Improvement Program Coordinator

SUBJECT: Program Change – Increase in Income Limits

DATE: July 6, 2006 (effective June 1, 2006)

This memorandum is intended to announce an increase to the Income Limits to the MSHDA Property Improvement Program (PIP).

Effective June 1, 2006, the income limits for the MSHDA Property Improvement Program (PIP) have increased to a minimum limit of \$62,100, and a maximum limit in certain target areas of \$72,250.

The attachment outlines the income limits by family size and area. There will be new brochures with these changes, available in the near future.

Please contact me at 517-373-1462 if you have any questions. You may also contact Jodi Pulido at 517-335-0099 to order brochures.

Michigan State Housing Development Authority
Property Improvement Program
Income Limits

Updated 6-1-06

County Location	City/Township (Determined by Legal Description of Property)	Targeted Area	Non Targeted Area	Income Limit 1-2 Person	Income Limit 3 or more Persons
Alcona	Harrisville	Yes	No	\$72,250	\$72,250
Alcona	Rest of county	Yes	No	\$62,800	\$62,800
Alger	Munising	Yes	No	\$72,250	\$72,250
Alger	Rest of county	Yes	No	\$62,800	\$62,800
Allegan	Allegan	Yes	No	\$72,250	\$72,250
Allegan	Rest of county	Yes	No	\$62,800	\$62,800
Alpena	Alpena	Yes	No	\$72,250	\$72,250
Alpena	Rest of county	Yes	No	\$62,800	\$62,800
Antrim	Bellaire	Yes	No	\$72,250	\$72,250
Antrim	Rest of county	Yes	No	\$62,800	\$62,800
Arenac	Omer	Yes	No	\$72,250	\$72,250
Arenac	Standish	Yes	No	\$72,250	\$72,250
Arenac	Turner Twp.	Yes	No	\$72,250	\$72,250
Arenac	Rest of county	Yes	No	\$62,800	\$62,800
Baraga	L'anse	Yes	No	\$72,250	\$72,250
Baraga	Rest of county	Yes	No	\$62,800	\$62,800
Barry	Hastings	Yes	No	\$72,250	\$72,250
Barry	Rest of county	Yes	No	\$62,800	\$62,800
Bay	Bay City	Yes	No	\$72,250	\$72,250
Bay	Gibson Twp., Mt. Forest Twp., Pinconning Twp.	Yes	No	\$62,800	\$62,800
Bay	Pinconning	No	Yes	\$62,100	\$71,415
Benzie	Beulah	Yes	No	\$72,250	\$72,250
Benzie	Rest of county	Yes	No	\$62,800	\$62,800
Berrien	Benton Harbor, St. Joseph, Benton Twp.	Yes	No	\$72,250	\$72,250
Berrien	Rest of county	Yes	No	\$62,800	\$62,800
Branch	Bronson, Coldwater	Yes	No	\$72,250	\$72,250
Branch	Rest of county	Yes	No	\$62,800	\$62,800
Calhoun	Albion, Battle Creek	Yes	No	\$72,250	\$72,250
Calhoun	Burlington, Lee Twp.	Yes	No	\$62,800	\$62,800
Calhoun	Marshall, Sheridan Twp.	No	Yes	\$62,100	\$71,415
Cass	Cassopolis, Dowagiac	Yes	No	\$72,250	\$72,250
Cass	Rest of county	Yes	No	\$62,800	\$62,800
Charlevoix	Charlevoix	Yes	No	\$72,250	\$72,250
Charlevoix	Rest of county	Yes	No	\$62,800	\$62,800
Cheboygan	Cheboygan	Yes	No	\$72,250	\$72,250
Cheboygan	Rest of county	Yes	No	\$62,800	\$62,800
Chippewa	Sault Ste. Marie	Yes	No	\$72,250	\$72,250
Chippewa	Rest of county	Yes	No	\$62,800	\$62,800
Clare	Harrison	Yes	No	\$72,250	\$72,250
Clare	Rest of county	Yes	No	\$62,800	\$62,800
Clinton	Lebanon Twp., Maple Rapids, Ovid Twp.	Yes	No	\$62,800	\$62,800
Clinton	St. Johns	No	Yes	\$64,900	\$72,250
Crawford	Grayling	Yes	No	\$72,250	\$72,250
Crawford	Rest of county	Yes	No	\$62,800	\$62,800
Delta	Escanaba, Gladstone	Yes	No	\$72,250	\$72,250
Delta	Rest of county	Yes	No	\$62,800	\$62,800
Dickinson	Iron Mountain, Norway	Yes	No	\$72,250	\$72,250
Dickinson	Rest of county	Yes	No	\$62,800	\$62,800
Eaton	Brookfield Twp., Olivet, Roxand Twp., Vermontville	Yes	No	\$62,800	\$62,800
Eaton	Charlotte	Yes	No	\$72,250	\$72,250

NOTE: All Other Areas (not specifically listed above) are Non Targeted and Income Limits = \$62,100 for 1-2 person household and \$62,800 for 3 or more person household.

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Emmet	Petoskey	Yes	No	\$72,250	\$72,250
Emmet	Rest of county	Yes	No	\$62,800	\$62,800
Genesee	Burton, Genesee Twp., Montrose Twp., Mt. Morris, Mt. Morris Twp.	No	Yes	\$62,100	\$71,415
Genesee	Flint	Yes	No	\$72,250	\$72,250
Gladwin	Gladwin	Yes	No	\$72,250	\$72,250
Gladwin	Rest of county	Yes	No	\$62,800	\$62,800
Gogebic	Bessemer, Ironwood, Wakefield	Yes	No	\$72,250	\$72,250
Gogebic	Rest of county	Yes	No	\$62,800	\$62,800
Grand Traverse	Traverse City	Yes	No	\$72,250	\$72,250
Grand Traverse	Rest of county	Yes	No	\$62,800	\$62,800
Gratiot	Alma	Yes	No	\$72,250	\$72,250
Gratiot	Elba Twp., Emerson Twp., Ithaca, St. Louis, Wheeler Twp.	Yes	No	\$72,250	\$72,250
Gratiot	Rest of county	Yes	No	\$62,800	\$62,800
Hillsdale	Hillsdale	Yes	No	\$72,250	\$72,250
Hillsdale	Rest of county	Yes	No	\$62,800	\$62,800
Houghton	Calumet Twp., Duncan Twp., Houghton	Yes	No	\$72,250	\$72,250
Houghton	Rest of county	Yes	No	\$62,800	\$62,800
Huron	Bad Axe, Harbor Beach, Sebewaing Twp.	Yes	No	\$72,250	\$72,250
Huron	Rest of county	Yes	No	\$62,800	\$62,800
Ingham	East Lansing, Lansing, Mason	Yes	No	\$72,250	\$72,250
Ingham	Rest of county	Yes	No	\$62,800	\$62,800
Ionia	Ionia	Yes	No	\$72,250	\$72,250
Ionia	Rest of county	Yes	No	\$62,800	\$62,800
Iosco	Oscoda Twp., Tawas City	Yes	No	\$72,250	\$72,250
Iosco	Rest of county	Yes	No	\$62,800	\$62,800
Iron	Caspian, Crystal Falls, Gaastra, Iron River	Yes	No	\$72,250	\$72,250
Iron	Rest of county	Yes	No	\$62,800	\$62,800
Isabella	Mt. Pleasant	Yes	No	\$72,250	\$72,250
Isabella	Rest of county	Yes	No	\$62,800	\$62,800
Jackson	Jackson	Yes	No	\$72,250	\$72,250
Jackson	Pulaski Twp.	Yes	No	\$62,800	\$62,800
Kalamazoo	Kalamazoo, Portage	Yes	No	\$72,250	\$72,250
Kalamazoo	Rest of county	Yes	No	\$62,800	\$62,800
Kalkaska	Kalkaska	Yes	No	\$72,250	\$72,250
Kalkaska	Rest of county	Yes	No	\$62,800	\$62,800
Kent	Grand Rapids	Yes	No	\$72,250	\$72,250
Kent	Kent City, Spencer Twp.	Yes	No	\$62,800	\$62,800
Kent	Wyoming	No	Yes	\$62,100	\$71,415
Keweenaw	Eagle River	Yes	No	\$72,250	\$72,250
Keweenaw	Rest of county	Yes	No	\$62,800	\$62,800
Lake	Baldwin, Village of	Yes	No	\$72,250	\$72,250
Lake	Rest of county	Yes	No	\$62,800	\$62,800
Lapeer	Lapeer	Yes	No	\$72,250	\$72,250
Lapeer	Rest of county	Yes	No	\$62,800	\$62,800
Leelanau	Leland	Yes	No	\$72,250	\$72,250
Leelanau	Rest of county	Yes	No	\$62,800	\$62,800
Lenawee	Adrian	Yes	No	\$72,250	\$72,250
Lenawee	Rest of county	Yes	No	\$62,800	\$62,800

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Livingston	Cohoctah Twp., Conway Twp.	Yes	No	\$62,800	\$62,800
Livingston	Howell	Yes	No	\$72,250	\$72,250
Livingston	Iosco Twp.	Yes	No	\$62,800	\$62,800
Luce	Newberry	Yes	No	\$72,250	\$72,250
Luce	Rest of county	Yes	No	\$62,800	\$62,800
Mackinac	St. Ignace	Yes	No	\$72,250	\$72,250
Mackinac	Rest of county	Yes	No	\$62,800	\$62,800
Macomb	Center Line, Eastpointe, Warren	No	Yes	\$69,700	\$72,250
Macomb	Mt. Clemens	Yes	No	\$72,250	\$72,250
Manistee	Manistee	Yes	No	\$72,250	\$72,250
Manistee	Rest of county	Yes	No	\$62,800	\$62,800
Marquette	Champion Twp., Ishpeming, Marquette	Yes	No	\$72,250	\$72,250
Marquette	Rest of county	Yes	No	\$62,800	\$62,800
Mason	Ludington	Yes	No	\$72,250	\$72,250
Mason	Rest of county	Yes	No	\$62,800	\$62,800
Mecosta	Big Rapids	Yes	No	\$72,250	\$72,250
Mecosta	Rest of county	Yes	No	\$62,800	\$62,800
Menominee	Menominee	Yes	No	\$72,250	\$72,250
Menominee	Rest of county	Yes	No	\$62,800	\$62,800
Midland	Coleman	Yes	No	\$72,250	\$72,250
Midland	Geneva Twp., Greensdale Twp., Jasper Twp., Lee Twp., Mills Twp., Mt. Haley Twp.	Yes	No	\$62,800	\$62,800
Midland	Midland	No	Yes	\$62,100	\$71,415
Missaukee	Lake City	Yes	No	\$72,250	\$72,250
Missaukee	Rest of county	Yes	No	\$62,800	\$62,800
Monroe	Luna Pier	Yes	No	\$62,800	\$62,800
Monroe	Monroe	No	Yes	\$69,600	\$72,250
Montcalm	Carson City, Stanton	Yes	No	\$72,250	\$72,250
Montcalm	Rest of county	Yes	No	\$62,800	\$62,800
Montmorency	Atlanta	Yes	No	\$72,250	\$72,250
Montmorency	Rest of county	Yes	No	\$62,800	\$62,800
Muskegon	Muskegon, Muskegon Heights	Yes	No	\$72,250	\$72,250
Muskegon	Norton Shores	No	Yes	\$62,100	\$71,415
Newaygo	White Cloud	Yes	No	\$72,250	\$72,250
Newaygo	Rest of county	Yes	No	\$62,800	\$62,800
Oakland	Ferndale, Hazel Park, Oak Park, Southfield	No	Yes	\$69,700	\$72,250
Oakland	Pontiac, Royal Oak Twp.	Yes	No	\$72,250	\$72,250
Oceana	Hart	Yes	No	\$72,250	\$72,250
Oceana	Rest of county	Yes	No	\$62,800	\$62,800
Ogemaw	West Branch	Yes	No	\$72,250	\$72,250
Ogemaw	Rest of county	Yes	No	\$62,800	\$62,800
Ontonagon	Carp Lake Twp., Ontonagon	Yes	No	\$72,250	\$72,250
Ontonagon	Rest of county	Yes	No	\$62,800	\$62,800
Osceola	Reed City	Yes	No	\$72,250	\$72,250
Osceola	Rest of county	Yes	No	\$62,800	\$62,800
Oscoda	Mio	Yes	No	\$72,250	\$72,250
Oscoda	Rest of county	Yes	No	\$62,800	\$62,800
Otsego	Gaylord	Yes	No	\$72,250	\$72,250
Otsego	Rest of county	Yes	No	\$62,800	\$62,800
Ottawa	Chester Twp.	Yes	No	\$62,800	\$62,800

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Ottawa	Grand Haven	No	Yes	\$69,800	\$72,250
Ottawa	Holland	Yes	No	\$72,250	\$72,250
Presque Isle	Onaway, Pulawski Twp., Rogers City	Yes	No	\$72,250	\$72,250
Presque Isle	Rest of county	Yes	No	\$62,800	\$62,800
Roscommon	Roscommon	Yes	No	\$72,250	\$72,250
Roscommon	Rest of county	Yes	No	\$62,800	\$62,800
Saginaw	Brady Twp., Brant Twp., Marion Twp.	Yes	No	\$62,800	\$62,800
Saginaw	Buena Vista Twp., Carrollton Twp., Spaulding Twp.	No	Yes	\$62,100	\$71,415
Saginaw	Chapin Twp., Merrill	Yes	No	\$62,800	\$62,800
Saginaw	Saginaw	Yes	No	\$72,250	\$72,250
Sanilac	Marlette Twp., Minden Twp., Sandusky	Yes	No	\$72,250	\$72,250
Sanilac	Rest of county	Yes	No	\$62,800	\$62,800
Schoolcraft	Manistique	Yes	No	\$72,250	\$72,250
Schoolcraft	Rest of county	Yes	No	\$62,800	\$62,800
Shiawassee	Corunna	No	Yes	\$62,100	\$71,415
Shiawassee	Fairfield Twp., Hazelton Twp., Laingsburg, Middlebury Twp.	Yes	No	\$62,800	\$62,800
Shiawassee	Owosso	Yes	No	\$72,250	\$72,250
St. Clair	Port Huron	Yes	No	\$72,250	\$72,250
St. Clair	Rest of county	Yes	No	\$62,800	\$62,800
St. Joseph	Centreville, Sturgis, Three Rivers	Yes	No	\$72,250	\$72,250
St. Joseph	Rest of county	Yes	No	\$62,800	\$62,800
Tuscola	Caro, Columbia Twp., Elmwood Twp., Vassar, Wisner Twp.	Yes	No	\$72,250	\$72,250
Tuscola	Rest of county	Yes	No	\$62,800	\$62,800
Van Buren	Bangor, Hartford, Paw Paw	Yes	No	\$72,250	\$72,250
Van Buren	Rest of county	Yes	No	\$62,800	\$62,800
Washtenaw	Ann Arbor, Ypsilanti	Yes	No	\$72,250	\$72,250
Washtenaw	Rest of county	Yes	No	\$62,800	\$62,800
Wayne	Dearborn, Dearborn Heights, Gibraltar, Harper Woods, Inkster, Lincoln Park, Livonia, Melvindale, Redford Twp., Taylor, Trenton, Wayne, Wyandotte	No	Yes	\$69,700	\$72,250
Wayne	Detroit, Ecorse, Hamtramck, Highland Park, River Rouge	Yes	No	\$72,250	\$72,250
Wexford	Cadillac	Yes	No	\$72,250	\$72,250
Wexford	Rest of county	Yes	No	\$62,800	\$62,800

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